

DEPARTMENT OF CIVIL SERVICE
Employee Benefits Division
PO Box 30002, Lansing, Michigan 48909
EMPLOYEE BENEFITS BULLETIN

DATE: August 2006

Number GIS-01-2006

FROM: Employee Benefits Division

Telephone: (800) 505-5011 or (517) 373-7977

SUBJECT:

**State Sponsored Group Insurance Changes for
Members of the State Police Enlisted Unit
Effective September 1, 2006 Unless Otherwise Noted**

The following changes in the state sponsored group insurance plans will be implemented as a result of the negotiations between MSPTA and the State of Michigan. The effective date for these changes will be September 1, 2006, unless otherwise noted.

STATE HEALTH PLAN PPO - *Health*

Wellness and Preventive Service Enhancement

Wellness and preventive coverage (e.g., health maintenance exams, gynecological exams, PSA screening) is currently set at a maximum of \$750 for in-network services per individual per calendar year. There is no coverage for out-of-network services. Effective January 1, 2007, the coverage will double, resulting in a maximum plan payment of \$1,500 per individual per calendar year.

Physical, Occupational, and Speech Therapy

The plan currently provides up to a combined maximum of 60 visits per calendar year for physical, occupational, and speech therapy. Effective January 1, 2007, the maximum will increase to 90 visits.

STATE HEALTH PLAN PPO - *Prescription Drugs*

Increase in co-pay for generic drugs

For both retail and mail order drugs, the employee co-pay for generic drugs will increase from \$5 to \$7 per prescription. The rate for preferred brand name drugs will remain at \$15 per prescription and non-preferred brand name drugs will remain at \$30 per prescription.

34-day supply of maintenance medications through retail

All maintenance drugs filled at a participating retail pharmacy may only be approved for up to a 34-day supply. Members will still be able to pay a 1-month co-pay and receive up to a 90-day supply by using Express Scripts Mail Order Pharmacy. To begin using the Express Scripts Mail Order Pharmacy, contact your physician to request a new prescription for up to a 90-day supply or call Express Scripts for assistance at (800) 505-2324.

Zero Dollar Co-Pay Program

Employees currently taking a non-formulary brand name drug to treat depression, GERD, high cholesterol, or high blood pressure, will be offered an opportunity to try the therapeutically equivalent generic and have the co-pay waived for up to six months. If you are eligible for this voluntary program, you will receive a letter from Express Scripts with information you can share with your doctor. If you and your doctor decide that the generic may work for you, an automatic co-pay waiver will be entered for the first six months, resulting in zero co-pay for you.

Drug Quantity Management Program

A Drug Quantity Management Program is being established to ensure that quantities supplied are consistent with both clinical and dosing guidelines. The program is designed to prevent waste and help ensure patient safety. Excess drug supplies are frequently stored for long periods and some drugs break down when they are not used within their expiration dates. All prescriptions filled for medications, including refills, are subject to the quantity limitation. The list is included in Appendix L of the recently negotiated collective bargaining agreement.

Drug Step Therapy Program

A Drug Step Therapy Management Program is being established to promote appropriate utilization of first-line drugs within certain therapeutic categories. Participants will receive one or more first-line drug(s), as defined by the coverage rule, before prescriptions are covered for second-line drugs in defined cases where a step approach to drug therapy is clinically justified. Prior authorization criteria shall be part of the program to meet the needs of participants who are unable to take the first line drug. Additional details regarding this program can be found at www.michigan.gov/mdcs. Click on Employee Benefits, then "Drug Step Therapy Program - only employees represented by MSPTA".

STATE DENTAL PLAN

Bite wing x-rays will be payable once in a fiscal year for members under 15 years of age and once every 24 months for members 15 years and older.

Oral exfoliative cytology (a brush biopsy used to detect oral cancer) will be covered when warranted from a visual and tactile examination.

Fluoride treatments will be limited to one per fiscal year for members age 14 and younger.

LONG TERM DISABILITY INSURANCE

The State will continue to provide the same LTD insurance program for unit employees as was previously provided; however, effective October 1, 2006, the eligibility period for Plan II claimants who remain totally disabled will be reduced from age 70 to age 65, or for a period of 12 months, whichever is greater. In addition, the benefit period for mental/nervous claims will be limited to 24 months from the beginning of the time a claimant is eligible to receive benefits. This limitation does not apply to mental health claims where the claimant is under in-patient care. These changes only apply to new claims made after September 30, 2006.